

SURVIVING FAMILY CHECKLIST

The first few weeks after the passing of a loved one are a difficult time in a surviving family's life. Along with the grief of losing a loved one, there are many funeral, financial and estate details to be addressed along the way. We have compiled a checklist with some things that will need to be addressed and the timeframe in which they may need to be completed.

Though there will be some things that will be time sensitive, one thing during this time that does not have a timeframe is the emotional process of what you're going through. This will be a hard time for you. There is no 'right' way to go through this process. Lean on your faith, family, and friends. It's ok to need help and it's ok to ask for help.

There are three things to remember:

It's ok to NOT be ok. You are NOT alone. The pain WILL pass.

Week 1

- Contact a local funeral home as soon as possible.
- Plan the funeral service with your family.
- Establish a funeral spending budget before meeting with the funeral home.
- Consider taking a non-emotional friend or family member with you when meeting with the funeral home to help make funeral planning decisions.
 - This may help protect you from making emotionally driven funeral planning decisions that may be over your budget.
- Notify your religious leaders if any.
- Discuss with them the help you will need over the next several weeks.
- Some of the areas you can ask for help with are meals, finances, estate planning, funeral planning, and grief counseling.
- Be sure children and close relatives know of the funeral service.
- Spend time with your remaining loved ones.
- Work with the funeral director to contact the Social Security Administration.
- Work with the funeral director on getting 10 or more death certificates.
- Contact all life insurance companies where life insurance policies are owned.
- Organize all financial documents and passwords for online accounts in one place that is easily accessible.

Weeks 2 and 3

- If there is a lock box or safe that may contain financial documents, wills, trusts or other information, be sure to examine these locations for any important files you may have missed.
- Contact your loved one's employer (if currently employed) to see if there was any life insurance in force at work.
- Look over other insurance policies to see if life insurance was included.
 - Auto
 - Disability Insurance
 - Living spouse's life insurance may have a spousal rider
 - Sometimes your bank will have a small amount of insurance in place
 - Contact your investment advisor about investment accounts and company retirement plans.
 - Confirm who the beneficiary is on existing IRA and retirement accounts.
 - Begin collecting the forms to transfer these accounts.
- Contact your bank(s) to make any necessary changes to bank accounts.
- Contact an attorney to see if any legal work needs to be addressed.
- If any assets were in your spouse's sole name, you may need to open an estate account.
 - Make a list of any assets that were in the name of your loved one only
- For vehicle titles, take a death certificate along with the vehicle title to a notary public to retitle the vehicle.

Weeks 4 +

- ❑ Have someone help you sort through office paperwork to look for personal accounts, outstanding appointments, upcoming trips that may need to be cancelled or anything that must be dealt with before a cancellation charge is applied.
- ❑ Keep an open file within easy reach for your loved one's health insurance in case there are expenses that need to be paid.
 - You will also need to call the insurance company to inform them of your loved one's passing.
- ❑ If you or your family were covered by your loved one's employer, check on the status of your health insurance.
 - You can contact your loved one's human resources department to research your options.
 - There may be a grace period when you still have coverage. You will want to find out the exact date any changes in coverage take effect.
- ❑ Contact a trusted health insurance agent to review options if you need to make health insurance changes.
- ❑ Cancel any other accounts your loved one had.
 - Examples: Credit cards, debit cards, business expense accounts, etc.

Remember:

It's ok to NOT be ok. You are NOT alone. The pain WILL pass.

Again, there is no timeframe for the emotional process of what you're going through. This will be a hard time for you. There is no 'right' way to go through this process. Lean on your faith, family, and friends. It's ok to need help and it's ok to ask for help.

In this time of heartache, know you are loved, we are with you, praying for you and we are here to support you.

Sincerely,

The Batista Family

Alex, Dana, Rachel, Cameron,
Madeline, Thomas, Amanda, Alicia, & Arya